

United States Bankruptcy Court
Southern District of Mississippi

In re:
Danny Ray Barnes
Debtor

Case No. 22-50139-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 19, 2025

User: mssbad
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID	Recipient Name and Address
db	+ Danny Ray Barnes, P.O. Box 751, Bassfield, MS 39421-0751
5077773	#+ Central Financial Services Inc, P.O. Box 1023, Columbia, MS 39429-1023
5077775	+ Covington County Hospital, PO Box 1149, Collins, MS 39428-1149
5077778	+ Jackson Anesthesia, PO Box 2398, Jackson, MS 39225-2398
5077783	+ Southern Financial Svc, P.O. Box 15203, Hattiesburg, MS 39404-5203

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 19 2025 23:33:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5077767	^ MEBN	May 19 2025 19:33:02	Baptist Hospital, PO Box 23090, Jackson, MS 39225-3090
5077768	+ EDI: TSYS2	May 19 2025 23:33:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
5077769	+ EDI: CAPITALONE.COM	May 19 2025 23:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5077770	EDI: CAPONEAUTO.COM	May 19 2025 23:33:00	Capital One Auto, PO Box 260848, Plano, TX 75026-0848
5094148	+ EDI: AISACG.COM	May 19 2025 23:33:00	Capital One Auto Finance, a division of, Capital One, N.A. c/o, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
5089167	+ EDI: AIS.COM	May 19 2025 23:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5077771	+ EDI: SYNC	May 19 2025 23:33:00	Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
5077772	+ EDI: CITICORP	May 19 2025 23:33:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
5077776	+ Email/PDF: creditonebknotifications@resurgent.com	May 19 2025 19:43:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
5099754	+ Email/Text: bankruptcy@towerloan.com	May 19 2025 19:36:00	First Tower Loan, LLC, P.O. Box 320001, Flowood, MS 39232-0001

District/off: 0538-6

User: mssbad

Page 2 of 3

Date Rcvd: May 19, 2025

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5077777	+ Email/Text: kristie.pope@hattiesburgclinic.com	May 19 2025 19:37:00	HATTIESBURG CLINIC PA, 415 S 28TH AVE, HATTIESBURG, MS 39401-7283
5098160	Email/PDF: resurgentbknotifications@resurgent.com	May 19 2025 19:42:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5077779	EDI: MSDOR	May 19 2025 23:33:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5077780	+ EDI: AGFINANCE.COM	May 19 2025 23:33:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
5082319	EDI: AGFINANCE.COM	May 19 2025 23:33:00	OneMain Financial Group, LLC as servicer for, OneMain Financial Issuance Trust 2020-2, OneMain, PO Box 3251, Evansville, IN 47731-3251
5098431	EDI: PRA.COM	May 19 2025 23:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5077781	Email/Text: bankruptcy@republicfinance.com	May 19 2025 19:37:00	Republic Finance, 1715 Hardy Street St, Suite 50, Hattiesburg, MS 39404
5080151	Email/Text: bankruptcy@republicfinance.com	May 19 2025 19:37:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, LA 70454
5077782	+ EDI: CITICORP	May 19 2025 23:33:00	Sears Credit Card, P.O. Box 78051, Phoenix, AZ 85062-8051
5077784	+ EDI: SYNC	May 19 2025 23:33:00	Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060
5077785	Email/Text: bankruptcy@towerloan.com	May 19 2025 19:36:00	Tower Loan, Pob 320001, Flowood, MS 39232

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5077774	##+	Collins Financial, Pob 1990, Collins, MS 39428-1990
5077786	##+	United Credit Corp of Hattiesburg, 1214 West Pine Street, Hattiesburg, MS 39401-5060

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name	Email Address
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David Rawlings

District/off: 0538-6

User: mssbad

Page 3 of 3

Date Rcvd: May 19, 2025

Form ID: 3180W

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ecfnotices@rawlings13.net sduncan@rawlings13.net

David Rawlings

on behalf of Trustee David Rawlings ecfnotices@rawlings13.net sduncan@rawlings13.net

Jennifer A Curry Calvillo

on behalf of Debtor Danny Ray Barnes jennifer@therollinsfirm.com
jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Debtor Danny Ray Barnes trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Danny Ray Barnes	Social Security number or ITIN	xxx-xx-8218
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2		Social Security number or ITIN	__-__-__
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **22-50139-KMS**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Danny Ray Barnes
aka Danny R Barnes

Dated: 5/19/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.